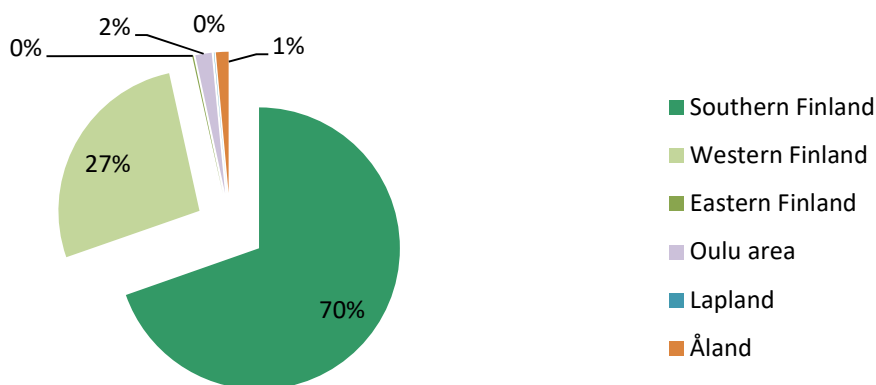


**Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme**

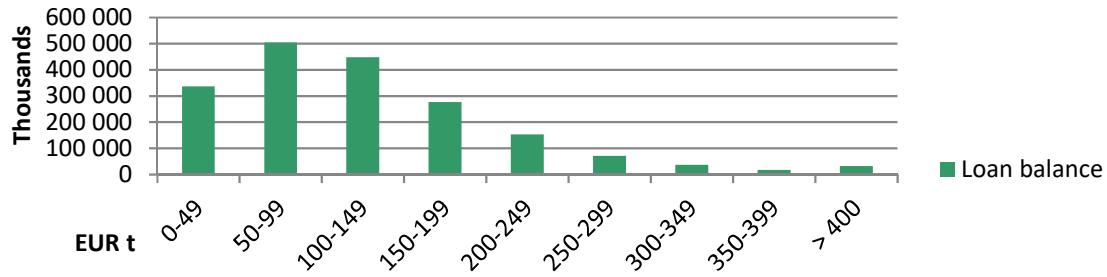
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS1210338015	31.3.2015	31.3.2022	500 000 000	0,25
Series 2	RCB 4,02% 11/41	26.9.2016	15.11.2041	20 000 000	4,02
Series 3	RCB 4,03% 12/41	26.9.2016	2.12.2041	20 000 000	4,03
Series 4	XS1827629384	30.5.2018	30.5.2023	500 000 000	0,375
Series 5	XS1958616176	5.3.2019	5.3.2026	500 000 000	0,375
			Sum, EUR	1 540 000 000	

<b>Asset Pool Balance</b>	EUR 1,874m (no substitute assets)
<b>No of loans / average loan balance</b>	31,578 / EUR 59,352
<b>Types of loans</b>	First ranking residential mortgages and pledges of shares in housing companies
<b>Geography</b>	Finland only, well diversified with concentration on growth areas
<b>Non-performing loans (&gt; 90 days in arrears)</b>	0,0
<b>WA indexed LTV</b>	46,28 %
<b>Maximum LTV</b>	Covered Bond refinancing max LTV limit: 70% Loans exceeding LTV 70 haircut at LTV 70%
<b>Interest rate</b>	floating 97 %, fixed 3 %
<b>WA seasoning</b>	69.1 months
<b>Overcollateralisation (%)</b>	21,70 %

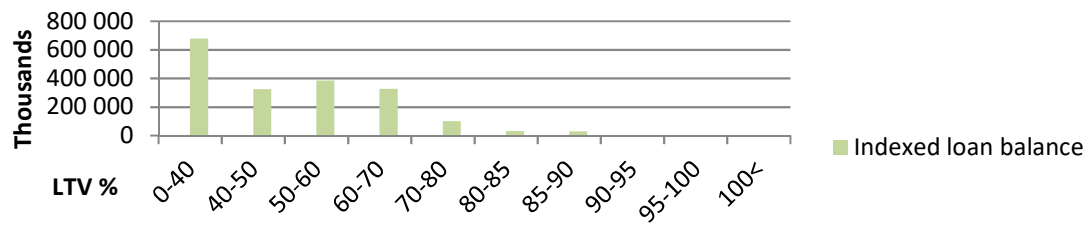
**Geographical distribution**



## Loans by size



## Loans by LTV



## Seasoning

